

WHAT IS CLAIMED IS:

1. A method for processing negotiable economic credits through a hand
5 held device, said method comprising:

configuring a hand held device with a removeable smart card adapted
for use with said hand held device;

10 synchronizing a point of sale with said hand held device, wherein said
hand held device comprises at least one negotiable economic credit therein;
and

transferring said at least one negotiable economic credit from said
15 hand held device to said point of sale in response to synchronization of said
point of sale and said hand held device.

2. The method of claim 1 further comprising automatically storing said at
least one negotiable economic credit in a memory location of said smart
20 card.

3. The method of claim 2 further comprising automatically retrieving said
at least one negotiable economic credit from said memory location of said
smart card.

25 4. The method of claim 1 wherein said smart card comprises a Combi
card.

5. The method of claim 1 wherein said smart card comprises a Hybrid card.

6. The method of claim 1 further comprising retrieving said at least one
5 negotiable economic credit from a contact interface between said smart card and said hand held device.

7. The method of claim 1 further comprising retrieving said at least one
10 negotiable economic credit from a contactless interface between said smart card and said hand held device.

8. The method of claim 1 wherein synchronizing a point of sale with said
hand held device, wherein said hand held device comprises at least one
negotiable economic credit therein, further comprises:

15 synchronizing said point of sale with said hand held device through a
wireless network.

9. The method of 8 wherein said wireless network comprises at least
20 one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network.

10. The method of claim 1 wherein said at least negotiable economic
credit comprises at least one of the following: at least one coupon, at least
25 one financial award, at least one financial incentive, or cash.

11. A system for processing negotiable economic credits through a hand
held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein;

a smart card adapted for use with said hand held device; and

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transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

10 12. The system of claim 11 wherein said smart card comprises a memory location within which said at least one negotiable economic credit is capable of being stored.

13. The system of claim 12 wherein said at least one negotiable
15 economic credit is retrievable from said memory location of said smart card.

14. The system of claim 11 wherein said smart card comprises a Combi card.

20 15. The system of claim 11 wherein said smart card comprises a Hybrid card.

16. The system of claim 11 further comprising a contact interface between said smart card and said hand held device.

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17. The system of claim 11 further comprising a contactless interface between said smart card and said hand held device.

18. The system of claim 11 further comprising a wireless network through which said point of sale and said hand held device are synchronized.

19. The system of 18 wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network.

20. The system of claim 11 wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash

21. A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein;

a smart card adapted for use with said hand held device;

a wireless network through which said point of sale and said hand held device are synchronized, wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.